

## ABSTRACT OF THE DISCLOSURE

By using a client managing system, optimization of charge to be collected from a client and assortment of the client are carried out on the basis of information obtained  
5 by analyzing information on the payment of consideration paid by the client, and the information thus obtained is disclosed to investors, thereby providing a technique of advantageously securitizing assets to raise funds needed for the plant and equipment investment on enterprise  
10 equipment or communication equipment.

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